



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY (Camden)

Caption in Compliance with D.N.J. LBR 9004-1(b)
2020-0512

Powers Kirn, LLC
ecf@powerskirn.com
728 Marne Highway, Suite 200
Moorestown, NJ 08057
(856) 802-1000
Attorney for New Jersey Housing and Mortgage
Finance Agency

In Re:

Brenda L. Ramos

Order Filed on August 31, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 18-26719-ABA

Chapter: 13

Hearing Date: 08/24/2021

Judge: Honorable Andrew B. Altenburg, Jr.

Recommended Local Form:

Followed

Modified

ORDER VACATING STAY

The relief set forth on the following page is hereby **ORDERED**.

DATED: August 31, 2021



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

Upon the motion of Powers Kirn, LLC, Attorneys for New Jersey Housing and Mortgage Finance Agency, debtor(s)' mortgagee, under Bankruptcy Code Section 362(d) for relief from the automatic stay and the Bankruptcy Code Section 1301 for relief from the co-debtor stay as to certain property as hereinafter set forth, and for cause, it is

ORDERED that the automatic stay of 11 U.S.C. §362(a) and the co-debtor stay of 11 U.S.C. §1301 are hereby vacated to permit the movant to institute or resume and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to pursue the movant's rights in the following:

- Real property more fully described as 534 Wood Street, Vineland, NJ 08360.

It is further ORDERED that the movant, its successors or assignees, may proceed with its rights and remedies under the terms of the subject mortgage and pursue its state court remedies including, but not limited to, taking the property to sheriff's sale, in addition to potentially pursuing other loss mitigation alternatives, including, but not limited to, a loan modification, short sale or deed-in-lieu of foreclosure. Additionally, any purchaser of the property at sheriff's sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the property.

- Personal property more fully described as:

It is further ORDERED that the movant may join the debtor and any trustee appointed in this case as defendants in action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code.

The movant shall serve this order on the debtor, and any trustee and any other party who entered an appearance on the motion.

In re:
Brenda L. Ramos
Debtor

Case No. 18-26719-ABA
Chapter 13

District/off: 0312-1
Date Rcvd: Aug 31, 2021

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 02, 2021:

Recip ID	Recipient Name and Address
db	+ Brenda L. Ramos, PO Box 2372, Vineland, NJ 08362-2372

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 02, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 31, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Harold N. Kaplan	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing hkaplan@rasnj.com informationathnk@aol.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Peter E. Meltzer	on behalf of Creditor Truist Bank pmeltzer@wglaw.com ibernatski@wglaw.com
Seymour Wasserstrum	

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on behalf of Debtor Brenda L. Ramos mylawyer7@aol.com ecf@seymourlaw.net;r47769@notify.bestcase.com

Sindi Mncina

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William M. E. Powers, III

on behalf of Creditor New Jersey Housing and Mortgage Finance Agency ecf@powerskirn.com

William M.E. Powers

on behalf of Creditor New Jersey Housing and Mortgage Finance Agency ecf@powerskirn.com

William M.E. Powers, III

on behalf of Creditor New Jersey Housing and Mortgage Finance Agency ecf@powerskirn.com

TOTAL: 11